

In re:  
Zakiyyah Najir Mitchell  
Debtor

Case No. 24-13937-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Mar 20, 2025

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Zakiyyah Najir Mitchell, 5012 N 15th Street, Philadelphia, PA 19141-2213

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2025

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL GUY DAVEY	on behalf of Debtor Zakiyyah Najir Mitchell mike@fullcircle.mn mgdavey2002@gmail.com
REBECCA K. McDOWELL	on behalf of Creditor KeyBank N.A. rmcdowell@slgcollect.com, pwirth@slgcollect.com;anovoa@slgcollect.com
ROBERT L. SALDUTTI	on behalf of Creditor KeyBank N.A. rsaldutti@saldutticollect.com, lmarciano@saldutticollect.com;pwirth@saldutticollect.com;anovoa@slgcollect.com

United States Trustee

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Mar 20, 2025

Form ID: pdf900

Total Noticed: 1

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Zakiyyah Najir Mitchell fdba Mitch & Matt LLC  
fdbा Presidential Vibes LLC fdba 1B Loading  
LLC fdba Franklin Investments LLC

Debtor(s)

PENNYMAC LOAN SERVICES, LLC  
Moving Party

vs.

Zakiyyah Najir Mitchell fdba Mitch & Matt LLC  
fdbा Presidential Vibes LLC fdba 1B Loading  
LLC fdba Franklin Investments LLC

Debtor(s)

Kenneth E. West

Trustee

CHAPTER 13

NO. 24-13937 AMC

11 U.S.C. Section 362

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of February 24, 2025, the post-petition arrearage on the mortgage held by Movant on Debtor's residence is **\$5,549.96**. Post-petition funds received after February 24, 2025 will be applied per the terms of this Stipulation as outlined herein. The arrearage is itemized as follows:

Post-Petition Payments:	November 2024 through February 2025 at \$1,212.74 each
Suspense Balance:	(\$550.00)
Fees & Costs Relating to Motion:	\$1,249.00
<b>Total Post-Petition Arrears:</b>	<b>\$5,549.96</b>

2. The Debtor shall cure said arrearages in the following manner:

a). Beginning **March 2025**, Debtor shall pay to Movant the present regular monthly mortgage payment of **\$1,212.74** (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

b). Beginning **April 2025** and continuing through **November 2025**, until the arrearages are cured, Debtor shall pay an installment payment of **\$616.67** towards the arrearages on or before the last day of each month, with a final installment payment of **\$616.60** due **December 2025**, at the address below:

PennyMac Loan Services, LLC  
P.O. Box 660929  
Dallas, TX 75266-0929

c). Maintenance of current monthly mortgage payments to Movant thereafter.

3. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

5. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.

6. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

7. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

8. The parties agree that a facsimile signature shall be considered an original signature.

Date: February 28, 2025

/s/ Denise Carlon \_\_\_\_\_  
Denise Carlon, Esq.  
Attorney for Movant

Date: March 10, 2025

/s/ Michael Guy Davey \_\_\_\_\_  
Michael Guy Davey  
Attorney for Debtor

Date: March 10, 2025

/s/ Jack K. Miller, Esquire for \_\_\_\_\_  
Kenneth E. West  
Chapter 13 Trustee

I have no objection to its terms, without prejudice to any of our rights and remedies

Approved by the Court this 20th day of March, 2025. However, the court retains discretion regarding entry of any further order.



\_\_\_\_\_  
Bankruptcy Judge  
Ashely M. Chan